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FACSIMILE COVER SHEET

DATE: February 28, 2001 **TOTAL # PGS (INCLUDING COVER):** 11 12
TO: Doshie Day **FAX #:** 703-305-9863
OF: U.S. Patent Office **TEL #:** 703-308-3640
FROM: John C. Merchant **RE:** Application S/N 09/411,683
Our Docket No. 108.1001.02


Dear Ms. Day,

We are sending the Petition for Revival and copies of the filed missing parts documents and stamped postcard as you requested.

Although we feel no fee is required, authorization is hereby granted to charge all required fees to deposit account 50-0365, if necessary.

Please call me if you have any questions.

Thank you,


John C. Merchant

Reg. No. 45,996

650-947-0700 ext. 309

FOREIGN ASSOCIATES: I acknowledge receipt of this fax: _____
(Please acknowledge by return fax)

CONFIDENTIAL — FOR ADDRESSEE ONLY

The information contained in this facsimile message is confidential information intended only for use of the individual(s) or entity(ies) named above. If the reader of this message is not the intended recipient(s), or is the employee or agent responsible to deliver it to the intended recipient(s), you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service. Thank you.

#4

PATENT (NON-APPLICATION) POSTCARD

This confirms receipt of the following papers at the USPTO:

Docket No: 108.1001.02

Serial No: 09/411,683 Filing Date: October 4, 1999

Title of Inv: Interactive Mortgage and Loan Information and Real-Time Trading System

First Named Inventor: Fraser, Stephen K. et al

PAPERS FILED:

- ☒ Transmittal Form SB/21
☒ Fee Transmittal Form SB/17 (2 copies) -- Check no. _____ \$ _____
☒ Notice to File Missing Parts of Application (copy)
☒ Declaration or Oath ☐ Power of Atty ☐ Combined Decl/Power of Atty
☐ Small Entity Statement
☐ Assignment(s) ☐ Recordation Cov Sht ☐ 37 CFR 3.73(b) Statement
☐ Information Disclosure Statement with _____ Form 1449 _____ References
☐ Request for Corrected Filing Receipt
☐ Amendment/OA Response ☐ Petition for Extension of Time
☐ Notice of Appeal ☐ Appeal Brief
☐ Issue Fee Transmittal (2 copies) ☐ Formal Drawings _____ sheet:
☐ OTHER _____

Attorney: Daniel B. Curtis PTO Customer No: 22883

Mailed By: ACM Mailing Date: December 27, 1999

PATENT (NON-APPLICATION) POSTCARD

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Docket No: 108.1001.02

Serial No: 09/411,683 Filing Date: October 4, 1999

Title of Inv: Interactive Mortgage and Loan Information and Real-Time Trading System

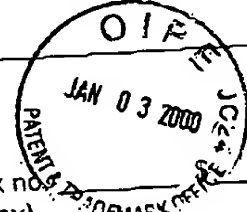
First Named Inventor: Fraser, Stephen K. et al

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☐ Notice of Appeal ☐ Appeal Brief
☐ Issue Fee Transmittal (2 copies) ☐ Formal Drawings _____ sheets
☐ OTHER _____

Attorney: Daniel B. Curtis PTO Customer No: 22883

Mailed By: ACM Mailing Date: December 27, 1999



CTS

22883

PATENT TRADEMARK OFFICE

PTO/SB/21 (12-97)

Please type a plus sign (+) inside this box → ☒

Approved for use through 9/30/00, OMB 0651-0031

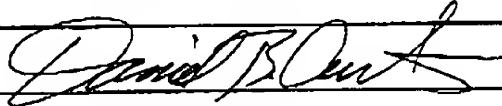
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/411,683	
	Filing Date	October 4, 1999	
	First Named Inventor	Fraser, Stephen K. et al	
	Group Art Unit	2761	
	Examiner Name	Not Assigned	
Total Number of Pages in This Submission	6	Attorney Docket Numb	108.1001.02

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> To Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Declaration by Inventors:
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Small Entity Statement	Return Postcard
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Request for Refund	
<input checked="" type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Daniel B. Curtis	Reg. No. 39,159
Signature		
Date	December 27, 1999	

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date

Dec. 27, 1999

Typed or printed name: Arlette Malhas

Signature



Date

Dec. 27, 1999

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

22883

PTO/SB/17 (12-38)

Approved for use through 09/30/2000. OMB 0651-0032

PATENT TRADEMARK OFFICE Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL

for FY 1999

Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement,
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

TOTAL AMOUNT OF PAYMENT (\$ 445

Complete if Known

Application Number	09/411,683
Filing Date	October 4, 1999
First Named Inventor	Fraser, Stephen K. et al
Examiner Name	Not Assigned
Group / Art Unit	2761
Attorney Docket No.	108.1001.02

METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge
Indicated fees and credit any over payments to:

Deposit
Account
Number
Deposit
Account
Name

50-0365

Steven A. Swernofsky

- ☒ Charge Any Additional
Fee Required Under
37 CFR 1.16 and 1.17

2. ☐ Payment Enclosed:
☐ Check ☐ Money Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 760	201 380	Utility filing fee	380
106 310	206 155	Design filing fee	
107 490	207 240	Plant filing fee	
108 750	208 380	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$ 380

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
Independent Claims	-20**		
Multiple Dependent	-3**		

**or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
103 18	203 9	Claims in excess of 20	
102 78	202 39	Independent claims in excess of 3	
104 260	204 130	Multiple dependent claim, if not paid	
109 78	209 39	** Reissue independent claims over original patent	
110 18	210 9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	65
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 380	216 190	Extension for reply within second month	
117 870	217 435	Extension for reply within third month	
118 1,360	218 680	Extension for reply within fourth month	
126 1,850	228 925	Extension for reply within fifth month	
119 300	219 150	Notice of Appeal	
120 300	220 150	Filing a brief in support of an appeal	
121 260	221 130	Request for oral hearing	
136 1,510	138 1,510	Petition to Institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,210	241 605	Petition to revive - unintentional	
142 1,210	242 605	Utility issue fee (or reissue)	
143 430	243 215	Design issue fee	
144 580	244 290	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 750	246 380	Filing a submission after final rejection (37 CFR 1.129(a))	
149 750	249 380	For each additional invention to be examined (37 CFR 1.129(b))	

Other fee (specify) _____

Other fee (specify) _____

Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 65

SUBMITTED BY

Typed or Printed Name Daniel B. Curtis

Signature



Date

Dec. 27, 1999

Complete (if applicable)

Reg. Number 39,159

Deposit Account User ID 50-0365

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO./TITLE
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09/411,683

10/04/99

FRASER

S

108.1001.02

0242/1027

DANIEL D CURTIS

NOT ASSIGNED

SWERNOFSKY LAW GROUP

P O BOX 390013

MOUNTAIN VIEW CA 94039-0013

2761

DATE MAILED:

10/27/99

NOTICE TO FILE MISSING PARTS OF APPLICATION

Filing Date Granted

An Application Number and Filing Date have been assigned to this application. The items indicated below, however, are missing. Applicant is given TWO MONTHS FROM THE DATE OF THIS NOTICE within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a). If any of items 1 or 3 through 5 are indicated as missing, the SURCHARGE set forth in 37 CFR 1.16(e) of ☐ \$65.00 for a small entity in compliance with 37 CFR 1.27, or ☒ \$130.00 for a non-small entity, must also be timely submitted in reply to this NOTICE to avoid abandonment.

If all required items on this form are filed within the period set above, the total amount owed by applicant as a ☐ small entity (statement filed) ☒ non-small entity is \$ 890.00.

☒ 1. The statutory basic filing fee is:

☒ missing.

☐ insufficient.

Applicant must submit \$ 760.00 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).

☐ 2. The following additional claims fees are due:

\$ _____ for _____ total claims over 20.

\$ _____ for _____ independent claims over 3.

\$ _____ for multiple dependent claim surcharge.

Applicant must either submit the additional claim fees or cancel additional claims for which fees are due.

☒ 3. The oath or declaration:

☒ is missing or unsigned.

☐ does not cover the newly submitted items.

An oath or declaration in compliance with 37 CFR 1.63, including residence information and identifying the application by the above Application Number and Filing Date is required.

☐ 4. The signature(s) to the oath or declaration is/are by a person other than inventor or person qualified under 37 CFR 1.42, 1.43 or 1.47.

A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.

☒ 5. The signature of the following joint inventor(s) is missing from the oath or declaration:

Sadashiv Adiga and Suresh Payankannur

An oath or declaration in compliance with 37 CFR 1.63 listing the names of all inventors and signed by the omitted inventor(s), identifying this application by the above Application Number and Filing Date, is required.

☐ 6. A \$50.00 processing fee is required since your check was returned without payment (37 CFR 1.21(m)).

☐ 7. Your filing receipt was mailed in error because your check was returned without payment.

☐ 8. The application was filed in a language other than English.

Applicant must file a verified English translation of the application, the \$130.00 set forth in 37 CFR 1.17(k), unless previously submitted, and a statement that the translation is accurate (37 CFR 1.52(d)).

☐ 9. OTHER: _____

Direct the reply and any questions about this notice to "Attention: Box Missing Parts."

A copy of this notice MUST be returned with the reply.

D. King

Customer Service Center
Initial Patent Examination Division (703) 308-1202

[Handwritten signature]



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/411,683	10/04/1999	STEPHEN K. FRASER	108.1001.02

DANIEL B CURTIS
SWERNOFSKY LAW GROUP
P O BOX 390013
MOUNTAIN VIEW, CA 940390013ABANDONMENT/TERMINATION
LETTER

OC000000005484558

Date Mailed: 10/18/2000

NOTICE OF ABANDONMENT UNDER 37 CFR 1.53 (f) OR (g)

The above-identified application is abandoned for failure to timely or properly reply to the Notice to File Missing Parts (Notice) mailed on 10/27/1999.

- No reply was received.

A petition to the Commissioner under 37 CFR 1.137 may be filed requesting that the application be revived.

Under 37 CFR 1.137(a), a petition requesting the application be revived on the grounds of **UNAVOIDABLE DELAY** must be filed promptly after the applicant becomes aware of the abandonment and such petition must be accompanied by: (1) an adequate showing of the cause of unavoidable delay; (2) the required reply to the above-identified Notice; (3) the petition fee set forth in 37 CFR 1.17(l); and (4) a terminal disclaimer if required by 37 CFR 1.137(c).

Under 37 CFR 1.137(b), a petition requesting the application be revived on the grounds of **UNINTENTIONAL DELAY** must be filed promptly after applicant becomes aware of the abandonment and such petition must be accompanied by: (1) a statement that the entire delay was unintentional; (2) the required reply to the above-identified Notice; (3) the petition fee set forth in 37 CFR 1.17(m); and (4) a terminal disclaimer if required by 37 CFR 1.137(c).

Any questions concerning petitions to revive should be directed to "Office of Petitions" at (703) 305-9282.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE